

25 Frequently Asked Questions from Massachusetts' Women Veterans



COMPILED BY THE WOMEN VETERANS' NETWORK
STEERING COMMITTEE

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INTRODUCTION

This guide presents answers to the 25 most frequently asked questions from Massachusetts' women veterans. Answers point to the federal and state programs and resources available for women veterans in Massachusetts. Unfortunately, many women have not applied for or used the benefits to which they are entitled, and are not aware that these benefits exist. In fact, many women do not even know that they are veterans.

In 1994, Congress recognized the unique needs of women veterans by passing legislation that authorized the U.S. Department of Veterans Affairs (VA) to establish a Center for Women Veterans. The Center's charge is to ensure that female veterans receive benefits and services on par with male veterans. Three years later the Commonwealth of Massachusetts followed suit and created the Women Veterans' Network as a program of the state's Department of Veterans' Services. Since 1997, service organizations and veterans' advocates in Massachusetts have collaborated with the VA and the Network to raise awareness of women veterans' issues. Women are indeed eligible for veterans' benefits just like their male counterparts. Perhaps the most important message of this guide is that women who served in the Armed Forces are veterans.

GENERAL INFORMATION

1. What is a veteran?

For Massachusetts' benefits, you are a "veteran" if you served for at least 90 days of regular active duty one day of which was during wartime, or you served for 180 days during peacetime, and you received a discharge under honorable conditions. This does not include active duty for training days in the Guard or Reserve.

For Guard members to qualify they must have either:

- 180 days and have been activated under Title 10 of the U.S. Code and a last discharge or release under honorable conditions, or
- Members who were activated under Title 10 or Title 32 of the U.S. Code or Massachusetts General Laws, Chapter 33, sections 38, 40, and 41 must have 90 days, at least one of which was during wartime and a last discharge or release under honorable conditions.

For more information, go to www.mass.gov/veterans.

The federal definition of "veteran" is similar.

Eligibility for most U.S. Department of Veterans Affairs (VA) benefits is based on discharge from active military service under other than dishonorable conditions. Active service means full-time service, other than active duty for training, as a member of the Armed Services. Generally, men and women veterans with similar service are entitled to the same VA benefits. Dishonorable and bad conduct discharges issued by a general courts-martial may bar you from VA benefits. Certain VA benefits require wartime service. For more information, go to www.va.gov.

2. How many women veterans are there in Massachusetts?

There are approximately 28,295 women veterans residing in Massachusetts, according to VA and Census 2000 data. For more statistics on women veterans, go to the VA's website (www.va.gov/vetdata). The Women's Research and Education Institute publication, *Women in the Military: Where They Stand*, provides statistics as well as a historical overview of women's military service (703-812-7990 or www.wrei.org). Further historical information can be found at the Women in Military Service for America Memorial (WIMSA) website (www.womensmemorial.org).

3. What is the Women Veterans' Network?

The Women Veterans' Network is a program of the Massachusetts Department of Veterans' Services. The Network is the central resource for women veterans in Massachusetts and provides information on federal, state, and local benefits. The Network's mission is to expand awareness of the needs of women veterans and identify available health and human resources to meet those needs. You can contact the Network with specific questions or requests by calling 617-210-5781.

One way the Network provides information to veterans is through its confidential database of women veterans. The database is used as a mailing list for the biannual newsletter, which contains articles about benefits, programs, resources, and events of interest to women veterans. Call 617-210-5781 or email dvswomen@vet.state.ma.us to add your name to the database.

MILITARY RECORDS

4. Where can I get a copy of my DD214 or other military records?

If you were discharged in Massachusetts or if your Home of Record was Massachusetts, you can obtain a copy of your military records by contacting the Military War Records Office of the Adjutant General by calling 508-233-7780. Otherwise, a copy of your records is available at the National Personnel Records Center, Military Personnel Records (NPRC-MPR). The NPRC-MPR is the repository of millions of military personnel, health, and medical records of discharged and deceased veterans of all services since World War I. Your records are available upon written request (with signature and date). For more information, go to <http://vetrecs.archives.gov>.

5. How can I change my military records and/or discharge rating?

Each of the military services maintains a discharge review board with authority to change, correct, or modify discharges or dismissals that are not issued by a sentence of a general courts-martial. The board has no authority to address medical discharges. If you were discharged within the past 15 years, fill out and submit "DD Form 293: Application for Review of Discharge or Dismissal from the Armed Forces of the United States." If your discharge was more than 15 years ago, fill out "DD Form 149: Application for Correction of Military Records" and submit it to the review board agency of your branch of

service. The contact information for the review boards of all branches of service is listed on both forms.

You can get copies of these forms online at www.dtic.mil/whs/directives/infomgt/forms/formsprogram.htm or from the VA Regional Office by calling 800-827-1000. Your local Veterans' Agent can help you fill out these forms.

VETERANS' BENEFITS

6. Who is my Veterans' Agent?

Your Veterans' Agent works out of your City or Town Hall. Your Veterans' Agent is knowledgeable about an array of federal, state, and local benefits to which you may be entitled. His or her job is to help veterans in your community learn about, apply for, and in some cases, receive benefits. To contact your Veterans' Agent, call City/Town Hall and ask to be connected with "Veterans' Services." Or for a complete listing, go to www.mass.gov/veterans.

7. Where can I get help with a VA compensation claim?

To file a claim for compensation, go to the VA website at www.va.gov or call 800-827-1000. Your local Veterans' Agent can assist you in filing a claim for VA compensation. If you have specific questions or concerns about your claim, call the Boston Regional Office and ask to speak to the Women Veterans Coordinator (800-827-1000). She can help you through the claims process.

8. If I need it, can I get financial assistance?

Yes. The Commonwealth of Massachusetts offers a needs-based program of financial and medical assistance for veterans and their dependents known as M.G.L. Chapter 115. Every city and town has a Veterans' Agent who administers this program for those with a discharge under honorable conditions. They help you apply for a range of other programs including VA and Social Security benefits. There is also a \$2000 annual annuity available for certain blind, paraplegic or 100% disabled veterans and widows and surviving parents of those whose deaths were service-connected. For more information and to apply, contact your local Veterans' Agent by calling City/Town Hall or go to www.mass.gov/veterans for a complete listing.

The Commonwealth of Massachusetts also provides a one-time bonus to veterans of certain designated campaigns who were domiciled in Massachusetts immediately prior to entry into the Armed Forces. For more information about the bonus program, go to www.mass.gov/veterans or call 617-210-5480.

All veterans may be eligible for burial benefits at one of three veterans' cemeteries in Massachusetts. Bourne National Veterans' Cemetery, located on Cape Cod, is a VA cemetery (508-563-7113 or www.cem.va.gov). The state operates two veterans' cemeteries—one in Agawam (413-821-9500) and another in Winchendon (978-297-9501). Eligible veterans can be buried in state and federal cemeteries for free and spouses for a nominal fee.

PHYSICAL & MENTAL HEALTH

9. How do I enroll in the VA healthcare system?

You can enroll for VA healthcare online at www.va.gov. Click on “Apply Online.” You can apply not only for healthcare but also for compensation and pension, education benefits, MyHealthøVet, and vocational rehab and employment services. You can also call your local VA Medical Center (VAMC) and ask to speak with the Women Veterans Program Manager (WVPM). You will need to fill out a form and provide your DD214 in order to enroll. The WVPM can facilitate your entry into the system, assess and identify your needs, and coordinate equal access to services.

There are three VAMCs in Massachusetts

- ▶ Bedford (781-687-2000)
- ▶ VA Boston Healthcare System:
 - Brockton campus (508-583-4500)
 - Jamaica Plain campus (617-232-9500)
 - West Roxbury campus (617-323-7700)
- ▶ Northampton (413-584-4040)

10. Who is the Women Veterans Program Manager and what does she do?

Each VAMC has a Women Veterans Program Manager (WVPM) who is your advocate to ensure that you receive quality comprehensive care in a safe and sensitive environment. Call your local VAMC and ask to talk to the WVPM.

11. What is MyHealtheVet?

MyHealtheVet is a joint program of the U.S. Department of Veterans Affairs (VA) and the U.S. Department of Health and Human Services (HHS). It is designed to help improve the health of the nation by increasing healthy eating and physical activity among veterans, their families and communities, and slowing the increase in obesity and diabetes. Go to www.myhealth.va.gov.

12. What is a Vet Center?

VA Vet Centers welcome veterans home by providing quality readjustment services and assisting them and their family members toward a successful post-war adjustment. Vet Centers offer readjustment counseling in individual and group settings as well as sexual trauma, marital and family, bereavement, and career counseling. Counselors can also assist veterans and their families to get connected with benefits and community agencies and provide substance abuse information and referrals. Veterans who have served in a war zone or who have experienced sexual trauma and their families are eligible for Vet Center services. Family members who have lost their loved ones serving on active duty are also welcome at the Vet Center. To reach your local Vet Center call 800-905-4675 or for a complete listing of Vet Centers in Massachusetts, go to www.va.gov/rcs.

13. What is PTSD?

PTSD (Post-Traumatic Stress Disorder), is a normal reaction to abnormal traumatic experiences such as war, violent crime, sexual trauma, or any other experience in which you feel your life or the life of someone you love

is in danger. Some symptoms include isolating yourself from loved ones, disruptive sleep and/or nightmares, feeling down and/or depressed, anxiety and/or panic attacks, unexplained and/or triggered anger outbursts. If you or a loved one have any of these or similar symptoms, the Vet Center can help. Your local Vet Center can be reached by calling 800-905-4675 or online at www.va.gov/rcs.

14. What is Military Sexual Trauma?

Military Sexual Trauma (MST) refers to both sexual harassment and sexual assault that occurs in military settings. Both men and women can experience MST and the perpetrator can be of the same or of the opposite gender. You can receive treatment for MST at both Vet Centers (located in the community) or at VA hospitals. Call 800-905-4675 for Vet Center and 800-827-1000 for VAMC locations near you.

15. What mental health services are available through the VA?

Counseling is available at each VAMC and Vet Center. Contact your local WVPM or Vet Center for specific services in your area.

16. Where can I get gender-specific health services, including pap smears, mammography, prenatal care, infertility treatment, and bone density scans?

All VAMCs provide gender-specific healthcare to women veterans within a private, safe setting. Mammography and bone density scans are available on site or through referral. Referrals are also made to the

community for prenatal and fertility treatments. Contact the WVPM at your local VAMC to learn more about healthcare for women veterans.

17. What is TRICARE?

TRICARE is the Department of Defense's regionally managed healthcare program for active duty and retired members of the uniformed services, including members of the Guard and Reserve who are issued orders for more than 30 days for a contingency operation. Unlike VA healthcare, TRICARE covers the health, dental, and mental health needs of you *and* your dependents. The Reserve Component can also take advantage of pre-mobilization care (90 Days of TRICARE prior to mobilization onto active duty under a contingency operation), Transitional Assistance Management Program (TAMP) (active duty medical coverage continued for 180 days after coming off active duty), and TRICARE Reserve Select (TRS) Tiers 1-3, which is a premium based TRICARE for when you come off TAMP and wish to continue to receive TRICARE. For more information on these programs, call 877-874-2273 or go to www.tricare.osd.mil.

HOUSING & OTHER SERVICES

18. I am homeless or on the verge of homelessness, where can I find assistance?

The Women's Homelessness Program at the VA Boston Healthcare System provides a myriad of services to women veterans and their children who are homeless or at risk for homelessness. For further assistance, call 857-364-4027 or 857-364-4940.

Your local Veterans' Agent can help, too. Contact him or her to apply for emergency assistance by calling City/Town Hall.

19. I have a whole host of needs such as food pantry, counseling, claiming a VA disability, employment, and housing. Where can I get help?

Veterans' Outreach Centers are non-profit agencies that receive state funds to not only support the veteran but the veteran's family as well. You will find Outreach Centers in all regions of the state. All services are offered at no charge and all veterans are served, regardless of their length or character of service. Outreach Center services vary by site and may include the following: benefits counseling, PTSD counseling, anger management, family counseling, food pantry, housing, employment readiness, community activities, and direct linkages to the VA for medical appointments, substance abuse programs, and detox. To find the Outreach Center nearest you, call 617-210-5480 or go to www.mass.gov/veterans.

EDUCATION & EMPLOYMENT

20. What educational benefits are available for veterans?

As a veteran, you may be eligible for both state and federal educational benefits, which can be combined to cover the cost of your college expenses. State benefits can be used at state-supported colleges or universities. If you are a veteran, as defined by Massachusetts' law, you are eligible for a full or partial tuition waiver for any state-supported course in an undergraduate degree program or certificate program at the school's discretion. These waivers are also referred to as "categorical

waivers.” Guard members receive a waiver of tuition and fees at state schools. Call the college or university where you are interested in enrolling and identify yourself as a veteran or member of the Guard looking to use the tuition waiver benefit and ask for the veterans’ representative. Or call the Office of Veterans’ Education at 617-727-9420.

If you are a member of the Massachusetts Air or Army National Guard you may take advantage of several programs that will allow you to waive tuition and fees at state schools in Massachusetts. To apply for these educational benefits, speak to the Readiness NCO in your unit or call the Education Services Office at 508-233-6762.

The federal Montgomery GI Bill benefits can be used for degree and certificate programs, flight training, apprenticeship, on-the-job training, and correspondence courses. This benefit can be used to pay for school and/or training if you elected to contribute a portion of your military pay toward the GI Bill program. Whether you are a qualified member of the Selected Reserve, an activated Reservist, or active duty personnel will determine which GI Bill program you are entitled to use. Generally, benefits are payable for 10 years following your release from active duty. For information, go to www.gibill.va.gov or call 888-442-4551. Guard members, go to www.mass.gov/guard/education.

21. What is Veterans Upward Bound?

The Veterans Upward Bound (VUB) program at the University of Massachusetts Boston is a federally-funded program that helps veterans place academic goals back on their radar screen. VUB’s mission is to provide academic support to obtain a GED and/or prepare veterans for attending college, certificate programs, or

apprenticeship programs. All this comes at no cost to qualified veterans. For more information, call 617-287-5870 or go to www.veterans-ub.umb.edu.

22. Where can I get help finding a job or improving my skills?

There are 32 One-Stop Career Centers located across the state in every major city, with branch offices in additional communities. These centers, under the Massachusetts Division of Career Services, have Local Veterans' Employment Representatives (LVERs), and Disabled Veterans' Outreach Program representatives (DVOPs), who are veterans themselves. These representatives can guide you to a new career with testing and counseling. They can help you get retrained or go back to school, and help you find a job. To find the Career Center nearest you, go to www.detma.org.

VOICE, or Veterans' Outreach Initiative for Competitive Employment, located at the Massachusetts Department of Veterans' Services is a good resource for your job search. VOICE has an online, searchable Resource Directory of various federal and state vocational rehabilitation, career counseling, and job network services located within the Commonwealth. For more information about VOICE, call 617-210-5970 or go to www.mass.gov/veterans.

GETTING INVOLVED

23. How can I get involved with the veterans' community in Massachusetts?

There are a number of ways you can get involved. You can join a service organization specifically for women, such as Bay State Chapter 14 of the Women's Army Corps Veterans' Association (open to all women who served in the Army). If you served in the Marines, you might look into the Women Marines Association, which has two chapters in Massachusetts. Military nurses can join the Army Nurse Corps Association or the Navy Nurse Corps Association. If you served overseas, you may want to join the Women's Overseas Service League. Women who served in one of the sea services may join a SPARS organization or WAVES National, which has two units in Massachusetts. Air Force veterans might look into the WASP or Women Military Aviator organizations. The Women Veterans' Network has a current listing of contact information for all these organizations. For specific details, call the Network at 617-210-5781 or go to www.mass.gov/veterans.

There are also service organizations open to male and female veterans, such as the American Legion, Veterans of Foreign Wars (VFW), AMVETS, Disabled American Veterans (DAV), Military Order of the Purple Heart, and Vietnam Veterans of America. Contact the Network for a current listing of service organizations (617-210-5781 or www.mass.gov/veterans).

Another way to get involved is by attending events for women veterans. The Governor's Advisory Committee on Women Veterans hosts an annual luncheon in October and the women veterans' healthcare programs of the VA Boston Healthcare System hosts an annual

holiday luncheon and information fair in November. For information on other events of interest to women veterans, contact the Network at 617-210-5781. Your Veterans' Agent may know about local veterans' events, too. Call City/Town Hall for more information.

Museums such as Battleship Cove in Fall River (508-678-1100 or www.battleshipcove.org) and the Women at Work Museum in Attleboro (508-222-4430 or www.womenatworkmuseum.org) have exhibits highlighting women's military service. These museums are interested in hearing from women veterans and welcome volunteers.

The Veterans Education Project in Amherst (413-253-4947 or www.vetsed.org) is seeking male and female speakers for its innovative and effective educational and violence awareness programs for teenagers. The Network has a Speakers' Bureau consisting of women veterans interested in speaking about their experiences in the military (617-210-5781). If you are comfortable speaking in public, contact one or both of these organizations.

24. Where can I find a female veteran to speak at an event?

The Women Veterans' Network has a Speakers' Bureau consisting of women veterans interested in speaking about their experiences in the military. The Network receives requests from cities and towns, schools, organizations, and private groups looking for speakers at different veterans' events, especially on Memorial Day and Veterans' Day. Call 617-210-5781 to make a request or to become a speaker.

SPECIAL NATIONAL GUARD BENEFITS

25. Are there any special post-deployment services or benefits that only members of the National Guard can take advantage of?

The Guard does have some of its own benefits and most of the information about the Army National Guard benefits are contained in the *National Guard Almanac*, which is online at www.virtualarmory.com. While entry to all the features of the website requires a login, the FAQs are available to all users in the top menu bar.

National Guard retirees who have completed 20 years of qualifying service receive a points-based retirement at age 60 and then have all the same benefits as Active Component Retirees: medical care, commissary and PX privileges, Space A travel, and access to military lodging and recreational facilities on a tiered priority basis. For more information, call 888-301-3103.

The Welcome Home Bill, which was passed in November 2005, expands benefits to members of the Guard who are serving or have served in Operations Enduring and Iraqi Freedom. For more information about these provisions, go to www.mass.gov/veterans or call 617-210-5480 and request a copy of the *Welcome Home Guide*.

This book was compiled by the Women Veterans' Network steering committee.

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